

UIDAI tightens norms for Aadhaar linking

Action after bank subsidy fiasco

VIKAS DHOOT
NEW DELHI

Following the Airtel India-Aadhaar subsidy fiasco, the Unique Identification Authority of India (UIDAI) has tightened norms for mapping Aadhaar number to a different bank account.

According to the latest rules, 'explicitly informed consent' from customers is now a must.

The National Payments Corporation of India (NPCI) will disable the override feature that the UIDAI said is being misused by many banks while seeding Aadhaar to accounts, without the informed consent of residents.

As a result, subsidy from the government is being credited to new accounts without their knowledge.

The UIDAI said there had been complaints pertaining to customer verification. "When an Aadhaar holder visits the telecom service provider for verifying his mobile number, as per the Supreme Court's February 6, 2017 order, the telecom firm is opening the customer's payment bank account and puts that bank account on the NPCI's Aadhaar Payment Bridge, overriding the



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existing bank account. The mapping is done without the informed consent of the Aadhaar holder," UIDAI said.

Money laundering rules

Similar problem is being faced when Aadhaar holders verify their bank accounts to comply with Prevention of Money Laundering rules (the date for which is now March 31, 2018).

Residents, particularly those in rural and remote areas, are being put to inconvenience as they are clueless about receipt of subsidy and unable to withdraw the subsidy amount credited in payment bank accounts as payment banks are not having branches or cash outpoints in these areas, the UIDAI said.